

ABSTRACT OF THE DISCLOSURE

A secure multiple application card system and process is provided having secure loading and deleting capability by use of a Certification Authority and Personalization Bureau. The certification authority maintains the security of the system by requiring IC cards to be injected with its public key and a card identifier for uniquely identifying each card, by providing a personalization data block for each card, and by signing with its private key all applications to be loaded or deleted from the IC card.